



U.S. Department of Justice

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## **PRESS RELEASE**

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### **Two Former Employees of Credit Union Arrested On Charges of Defrauding Institution of More than \$675,000**

WASHINGTON - Two former employees of Clara Barton Federal Credit Union were arrested today after being indicted by a federal grand jury for issuing more than \$675,000 in fraudulent loans from the credit union and conducting unauthorized transactions on member accounts, U.S. Attorney Ronald C. Machen Jr. and James W. McJunkin, Assistant Director in Charge of the FBI's Washington Field Office, announced.

Tracy S. Kemper, 35, of Temple Hills, Maryland, and Tiffany A. Samuells, 34, of Greenbelt, Maryland, were arrested at their homes. They were indicted last week by a grand jury in U.S. District Court for the District of Columbia. The indictment charges them with conspiracy to commit bank fraud, multiple counts of bank fraud, one count of conspiracy to commit aggravated identity theft, and multiple counts of aggravated identity theft.

The indictment also seeks criminal forfeiture in the amount of \$678,311. If convicted, Kemper and Samuells each face up to 30 years of imprisonment on the conspiracy to commit bank fraud and bank fraud charges, up to five years of imprisonment on the conspiracy to commit aggravated identity theft charge, and two years of imprisonment on the aggravated identity theft charges.

According to the indictment, before its merger with Pentagon Federal Credit Union in November 2008, Clara Barton was a small credit union in Washington, D.C., serving employees of the American Red Cross and their relatives. Kemper was the loan officer and Samuells was a member services representative at the credit union.

Between 2006 and October 31, 2008, Kemper and Samuells caused \$678,311 in fraudulent loans to be issued by the credit union, the indictment alleges. Some of these loans were issued in the names of individuals without those individuals' knowledge or consent. Other loans were issued in exchange for receiving a "kickback" or portion of the loan proceeds from the loan recipients. Kemper and Samuells generally obtained their "kickback" by withdrawing the money in cash from the loan recipient's Clara Barton account and either before or after the

withdrawal, pocketing the cash and/or making cash deposits into their Clara Barton accounts. Kemper and Samuells also withdrew and transferred money from the accounts of loan recipients at Clara Barton without the knowledge or consent of the account holders. Often, those cash withdrawals and transfers occurred after the credit union had closed for business for the day.

The defendants appeared today before the Honorable Magistrate Judge Alan Kay and were released on personal recognizance. They are scheduled to return to court on December 15, 2010, for a status hearing before the Honorable Judge John D. Bates.

An indictment is merely a formal charge that a defendant has committed a violation of criminal laws and every defendant is presumed innocent until, and unless, proven guilty.

In announcing the indictment, U.S. Attorney Machen and Assistant Director McJunkin commended the outstanding investigative work of the Special Agents of the FBI's Washington Field Office. They also acknowledged the efforts of the staff of the U.S. Attorney's Office, including Legal Assistant Jamasee Lucas, Paralegal Specialist Sarah Reis, former Criminal Investigator Diane Eickman, Assistant U.S. Attorney Diane Lucas, who is working on forfeiture issues, and Assistant U.S. Attorney David S. Johnson, who is prosecuting the case.

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